I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on April 29, 2008.

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/
Sandra Lee Bourassa, PLS

PATENT
Attorney Docket No.: 020375-042300US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Confirmation No.: 9924
Paul Turgeon	Examiner: John H. Holly
Application No.: 10/680,081	Art Unit: 3694
Filed: October 6, 2003	AMENDMENT
For: METHODS AND SYSTEMS FOR TRANSFERRING FUNDS TO DIRECT-DEPOSIT ACCOUNTS	
Customer No.: 20350	

Mail Stop **Amendment**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed February 28, 2008, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.